

Information to identify the case:

Debtor 1	<u>Linda S. Madliger</u>	Social Security number or ITIN	xxx-xx-4413
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24300-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda S. Madliger

2/6/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Linda S. Madliger
Debtor

Case No. 17-24300-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 06, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2025:

Recip ID	Recipient Name and Address
db	+ Linda S. Madliger, 814 S. Main Street, Butler, PA 16001-6327
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
14717902	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
14717903	+ Butler Pathology, P.O. Box 1549, Butler, PA 16003-1549
14717905	+ Cornerstone, PO Box 145123, Salt Lake City, UT 84114-5123
15441436	Lakeview Loan Servicing, LLC, 425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146
14717909	+ Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557
14727866	+ PA American Water, 800 W. Hershey Park Dr., Hershey, PA 17033-2400
14757178	+ Pennsylvania American Water Company, PO Box 578, Alton, IL 62002-0578
14727867	+ Peoples Natural Gas, Bankruptcy Division, 375 North Shore Drive, Pittsburgh, PA 15212-5866

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2025 04:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2025 04:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 07 2025 04:27:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 06 2025 23:44:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14717904	EDI: CAPITALONE.COM	Feb 07 2025 04:27:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14717908	Email/Text: cfcbackoffice@contfinco.com	Feb 06 2025 23:44:00	Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713
14717906	+ Email/Text: bankruptcydepartment@tsico.com	Feb 06 2025 23:46:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
14794691	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 06 2025 23:44:00	LakeView Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach , VA

District/off: 0315-2

User: auto

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Date Rcvd: Feb 06, 2025

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Total Noticed: 34

15699346	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 23:44:00	23452-4262 Lakeview Loan Servicing, LLC, C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
14717907	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 06 2025 23:44:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15492196	Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 23:44:00	Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741
14740750	EDI: AGFINANCE.COM	Feb 07 2025 04:27:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14717910	+ EDI: AGFINANCE.COM	Feb 07 2025 04:27:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14878653	EDI: PRA.COM	Feb 07 2025 04:27:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14768217	EDI: PRA.COM	Feb 07 2025 04:27:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14718302	+ EDI: PRA.COM	Feb 07 2025 04:27:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14790595	EDI: Q3G.COM	Feb 07 2025 04:27:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15517815	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 06 2025 23:44:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
14731129	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 06 2025 23:45:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, Tx 75356-0284
14717911	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 06 2025 23:45:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14717912	+ EDI: SYNC	Feb 07 2025 04:27:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15325327	^ MEBN	Feb 06 2025 23:33:58	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15573769	+ Email/Text: EBN@edfinancial.com	Feb 06 2025 23:44:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14727868	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 06 2025 23:45:00	West Penn Power, 5001 Nasa Blvd., Fairmont, WV 26554-8248

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing LLC
cr		Lakeview Loan Servicing, LLC enote vesting- - Nati
cr		Nationstar Mortgage, LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2025 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor LakeView Loan Servicing LLC ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Brent J. Lemon	on behalf of Creditor LakeView Loan Servicing LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Brent J. Lemon	on behalf of Creditor Lakeview Loan Servicing LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Brett A. Solomon	on behalf of Defendant Santander Consumer USA Inc. brett.solomon@solomon-legal.com
Celine P. DerKrikorian	on behalf of Creditor LakeView Loan Servicing LLC ecfmail@mwclaw.com
Denise Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com
Glenn R. Bartifay	on behalf of Debtor Linda S. Madliger gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Linda S. Madliger gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Mario J. Hanyon	on behalf of Creditor LakeView Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting- - Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Lakeview Loan Servicing LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor LakeView Loan Servicing LLC ecfmail@mwclaw.com, mcohen@mwclaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan Starks	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper Ryan.Starks@brockandscott.com, wbecf@brockandscott.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 17